


**Certificate Under 37 CFR 1.8**

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on September 8, 2008.

  
Robert D. Summers, Jr., Reg. No. 57,844

**BRINKS  
HOFER  
GILSON  
& LIONE**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Appln. of: Gail E. McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA  
STRUCTURE FOR  
ACCOUNT MANAGEMENT

Examiner: Agwumezie, Charles C.

Art Unit: 3621

Confirmation No. 2126

Attorney Docket No: 10022/349

**AMENDMENT UNDER 37 C.F.R. 1.114**

MAIL STOP RCE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed April 30, 2008 (hereinafter "the Final Office Action") and the Advisory Action mailed August 13, 2008 (hereinafter "the Advisory Action"), Assignee has filed this amendment as part of a Request for Continued Examination.

**Amendments to the Claims** begin on page 2 of this response.

**Remarks and Arguments** begin on page 12 of this response.